

### ***Program Funding***

In addition to the salary of the position, the physicians receive an increasing amount of funds for educational loan retirement in each of the three years they contract to provide services under this program. Loan repayments are made at the end of each service year.

The Medical Board will make available \$3 million to fund the program and seek matching funds from private sources or foundations. These funds are available to licensed physicians who best meet the desired qualifications and agree to serve in clinics that have an identified need. Each clinic determines its needs based upon region-specific language and culture and the practice setting should be located in a medically underserved area where 50% of the patients are from a medically underserved population.

### ***How to participate***

For additional information, please email [mdloan@medbd.ca.gov](mailto:mdloan@medbd.ca.gov) and sign up to receive periodic notices on the implementation of this program and, when available, you will receive an application to apply for the loan repayment program.

### ***Medical Board of California***

1426 Howe Avenue, Suite 54  
Sacramento, CA 95825  
[www.medbd.ca.gov](http://www.medbd.ca.gov)

### ***Assembly Bill 982***

The California Physician Corps Educational Loan Repayment Program was created in AB 982, sponsored by the Medical Board and authored by Assembly Member Marco Firebaugh. To read the actual legislation, please go to [www.leginfo.ca.gov/bilinfo.html](http://www.leginfo.ca.gov/bilinfo.html), and enter “AB 982” from the 2002 session.

## **California Physician Corps Loan Repayment Program**

***You may be eligible for  
up to \$105,000***



**A New Program for  
California Physicians and  
the Medically Underserved  
of our State**

## ***Community Healthcare Service Expansion Act***

Throughout California, there are gaps in the healthcare delivery system that exist due to the shortage of qualified primary care physicians available to work in certain medically underserved rural and inner city service areas. A significant barrier to the recruitment of physicians to serve in these locales arises from the significant debt that new physicians have after years of medical education and training. Faced with the burden to repay the loans, these physicians are motivated to seek more financially lucrative placements, with greater upward mobility potential, even if they have a desire and calling to work in underserved communities.

In an effort to address this conflict and thereby improve healthcare in the medically underserved areas of the state, the Medical Board of California proposed the Community Healthcare Expansion Act. The Act was created to provide an educational loan repayment program. In return, participants must commit to a minimum of three years of consecutive service in a medically underserved area.

The first program awards should be announced by the summer of 2003.

## ***Who Benefits***

It is in the interest of the state and its residents that medical services be provided throughout California in a manner that can be effectively accessed by the residents of all communities. When physicians share cultural and linguistic similarities with their patients, this can result in improved quality of healthcare, increased access to health services, reduced medical errors, and greater provider-patient trust and satisfaction for limited-English proficient populations.

- Medically underserved areas of California will receive the benefit of physicians who are culturally and linguistically competent
- Physicians with a desire and calling will be given the opportunity to practice in underserved communities yet still afford to repay medical student loans
- In addition to earning a salary, participants will benefit with an educational loan repayment of up to \$105,000, in graduated payments over three years

## ***Who Qualifies***

Participants must possess a current valid California medical license by the time the awards are granted and they must meet the cultural and linguistic needs and demands of patients in the clinics or practice settings in which they will work for the three years. Further, participants must meet one or more of the following criteria:

- Speak a Medi-Cal threshold language. \*\*
- Come from an economically disadvantaged background.
- Have received significant training in cultural and linguistically appropriate service delivery.
- Have three years of experience working in medically underserved areas or with medically underserved populations.

Preference will be given to applicants who have completed a three-year residency in family practice, internal medicine, pediatrics, or obstetrics/ gynecology. Up to twenty percent of the available positions may be filled with applicants from specialties outside of these four primary care areas.

\*\* - In California, the following are Medi-Cal threshold languages: Armenian, Cambodian, Cantonese, Farsi, Hmong, Korean, Mandarin, Other Chinese, Russian, Spanish, Tagalog, Vietnamese.